

FEDERAL TRUST BANK

	CPP Disbursement Date 06/26/2009	Cert 32580	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$567	\$358	-36.9%		
Loans	\$265	\$209	-21.2%		
Construction & development	\$31	\$25	-20.3%		
Closed-end 1-4 family residential	\$179	\$145	-19.0%		
Home equity	\$9	\$9	-1.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-5.3%		
Commercial & Industrial	\$17	\$9	-48.1%		
Commercial real estate	\$19	\$15	-22.3%		
Unused commitments	\$6	\$4	-30.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$21	88.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$48	\$14	-71.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$358	\$264	-26.3%		
Deposits	\$278	\$236	-14.9%		
Total other borrowings	\$78	\$25	-67.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$209	\$94	-55.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	11.8%	--		
Tier 1 risk based capital ratio	12.7%	18.8%	--		
Total risk based capital ratio	12.7%	20.0%	--		
Return on equity ¹	-0.4%	-47.5%	--		
Return on assets ¹	-0.1%	-12.4%	--		
Net interest margin ¹	2.3%	12.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	12.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	41.5%	25.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	12.4%	6.3%	0.0%	0.0%	--
Home equity	2.3%	5.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	35.3%	25.4%	0.0%	0.0%	--
Commercial real estate	3.2%	24.0%	0.0%	0.0%	--
Total loans	16.1%	12.1%	0.0%	0.0%	--